

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

---

In re:

**Ricky Cameron and Debra Mae Hunter**

S.S. Nos.: xxx-xx-9413 and xxx-xx-7094

Mailing Address: 5706 Morrow Mill Road, Chapel Hill, NC 27516-

**Case No. 11-81077**

---

Debtors.

---

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on June 30, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 26, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

---

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

<b>CH. 13 PLAN - DEBTS SHEET</b> (MIDDLE DISTRICT - DESARDI VERSION)					Date: <b>6/15/11</b>		
					Lastname-SSN: <b>Cameron-9413</b>		
<b>RETAIN COLLATERAL &amp; PAY DIRECT OUTSIDE PLAN</b>					<b>SURRENDER COLLATERAL</b>		
<b>Retain</b>	Creditor Name	Sch D #	Description of Collateral		Creditor Name	Description of Collateral	
<b>ARREARAGE CLAIMS</b>					<b>REJECT DEFECTORY CONTRACTS/LEASES</b>		
<b>Retain</b>	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
				**			
	GreenTree		\$48,815	**			
				**			
				**			
				**			
<b>U/D - DOI ON PRINCIPAL RESIDENCE &amp; OTHER LONG TERM DEBTS</b>							
<b>Retain</b>	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	GreenTree		\$1,100	N/A	n/a	\$1,100.00	land, home, escrow
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
<b>S/D - SECURED DEBTS @ FMV</b>							
<b>Retain</b>	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
<b>S/D - SECURED DEBTS @ 100%</b>							
<b>Retain</b>	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Capital One		\$7,554	5.00	\$76	\$168.79	2005 Ford Expedition
	Regional Acceptance		\$3,359	5.00	\$27	\$75.05	2003 Crown Victoria
				5.00			
				5.00			
				5.00			
<b>ATTORNEY FEE (Unpaid part)</b>		<b>Amount</b>					
Law Offices of John T. Orcutt, P.C.		\$2,274					
<b>SECURED TAXES</b>		<b>Secured Amt</b>					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
<b>UNSECURED PRIORITY DEBTS</b>		<b>Amount</b>					
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
<b>CO-SIGN PROTECT (Pay 100%+)</b>		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
<b>GENERAL NON-PRIORITY UNSECURED</b>		<b>Amount**</b>					
DMI= <b>None(\$0)</b>		<b>None(\$0)</b>					
<b>Other Miscellaneous Provisions</b>							
Plan to allow for 3 "waivers".							
<b>PROPOSED CHAPTER 13 PLAN PAYMENT</b>							
\$ <b>\$2,287</b>		per month for		<b>60</b>		months, then	
\$ <b>N/A</b>		per month for		<b>N/A</b>		months.	
Adequate Protection Payment Period:				<b>1.12</b>		months.	
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO							

## **CERTIFICATE OF SERVICE**

I, Charlene Ennemoser, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Charlene Ennemoser

Charlene Ennemoser

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

NC Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Cortrust Bank  
Post Office Box 1009  
Mitchell, SD 57301-1009

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Absolute Collection Service \*\*  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

CSDDUR  
Post Office Box 530  
Durham, NC 27702-0530

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

AFNI  
Post Office Box 47248  
Oak Park, MI 48237-7248

DJO, LLC.  
599 Cardigan Road  
Saint Paul, MN 55126

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

AT&T  
Post Office Box 100-120  
Columbia, SC 29202

First Premier Bank\*\*  
Post Office Box 5524  
Sioux Falls, SD 57117-5524

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Blue Ridge Surgery Center  
2308 Wesvill Court  
Raleigh, NC 27607

GreenTree\*\*\*  
Post Office Box 94710  
Attn: Managing Agent  
Palatine, IL 60094

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Capital One Auto Finance\*\*  
3905 Dallas Parkway  
Attn: Managing Agent  
Plano, TX 75093

HSBC \*\*\*  
Card Services  
Post Office Box 81622  
Salinas, CA 93912-1622

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Capital One Bank (USA) NA \*\*\*\*  
Correspondence  
PO BOX 71083  
Charlotte, NC 28272

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

CBCS  
Post Office Box 182573  
Columbus, OH 43218-2573

Interstate Credit Collections  
Post Office Box 3136  
Winston Salem, NC 27102-3136

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Comprehensive Physical Therapy  
115 Timberhill Place  
Chapel Hill, NC 27514

JCPenney  
c/o GE Money Bank  
PO Box 981131  
El Paso, TX 79998-1131

JL Walston & Associates  
1058 West Club Blvd, # 145  
Durham, NC 27701-1167

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

NC Department of Justice  
for NC Department of Revenue  
Post Office Box 629  
Raleigh, NC 27602-0629

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Orange County Tax Collections\*\*  
PO Box 8181  
Hillsborough, NC 27278

Regional Acceptance Corp.\*\*  
Bankruptcy Section  
Post Office Box 1847  
Wilson, NC 27894-1847

Rogers Townsend & Thomas, PC  
220 Executive Center Drive  
Suite 109  
Columbia, SC 29210

TransWorld Systems  
2235 Mercury Way  
Suite 275  
Santa Rosa, CA 95407-5413

Triangle Orthopaedic Associates, PA  
Post Office Box 30001  
Durham, NC 27702